

Interview Summary	Application No. <u>09/501,154</u>	Applicant(s) <u>Sankaran</u>
	Examiner <u>Nguyen, Nga</u>	Group Art Unit <u>3628</u>

All participants (applicant, applicant's representative, PTO personnel):

- (1) Lawrence D. Eisen (3) _____
 (2) Nga B. Nguyen (4) _____
 Date of Interview 5/6/03

Type: a) Telephonic b) Video Conference
 c) Personal [copy is given to 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No. If yes, brief description:

Claim(s) discussed: All

Identification of prior art discussed:

Hallbert (US 6,101,484)

Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Applicant agrees to amend the claims (14-30) to overcome the 101 rejection. Applicant further amend the claims to more clearly distinguish Hallbert by reciting a definition for multi-class instrument and including the underwriter role.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached

Nga Nguyen

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.